



Dated: April 10, 2015

The following is ORDERED:

A handwritten signature in black ink that reads "Janice D. Loyd".

Janice D. Loyd
U.S. Bankruptcy Judge

**In the United States Bankruptcy Court
For the Western District of Oklahoma**

In re: Janet Sharpe,

Debtor.

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Case No. 14-14210

Chapter 13

Judge Janice D. Loyd

ORDER SUSTAINING DEBTOR' AMENDED OBJECTION TO CLAIM NO. 6

Upon considering the Debtor's Amended Objection to Claim No. 6 filed in the above-captioned bankruptcy proceeding, the following findings of fact are based on representation of Debtor's counsel:

1. On February 5, 2015, U.S. Bank National Association ("U.S. Bank") filed a proof of claim docketed as Claim No. 6 in the amount of \$31,172.76.
2. Based on U.S. Bank's Proof of Claim, U.S. Bank stated it had a mortgage and/or note secured by Debtor's personal residence located at 508 SW 68th St., Oklahoma City, OK 73139.
3. Debtor objected to this Proof of Claim on the basis that Debtor believed U.S. Bank had failed to properly apply numerous payments made by the Debtor, artificially inflating the amount U.S. Bank claimed to be owed to \$31,172.76, when Debtor believed the true amount to be owed to be \$12,000.00. Debtor also listed the debt with U.S. Bank on Schedule D as disputed by Debtor.

4. As evidenced by the Certificate of Service filed with the Debtor's Amended Objection to Claim No. 6, U.S. Bank was served with a copy of Debtor's Amended Objection to Claim No. 6 on March 13, 2015 in accordance with Local Bankruptcy Rule 9007-1.
5. Debtor's Amended Objection to Claim No. 6, etc. informed U.S. Bank that the applicable response period was 14 days, which passed on March 27, 2015, with no timely responses having been filed or served.

THEREFORE, it is ordered that U.S. Bank's Proof of Claim docketed as Claim No. 6 in the above-captioned bankruptcy proceeding is disallowed to the extent requires an amount necessary to pay the claim in full and satisfy the mortgage exceeding \$12,000.00.

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Approved by:

Janet Sharpe

By her attorney,

/s/ Joshua T. Copeland
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